

Amendments to the Abstract:

Please replace the "Abstract Of The Disclosure" with the following:

A system having a wireless device capable of monitoring and tracking its own usage and account activities is disclosed. The wireless system ~~device~~ includes an account management application and an ~~accounting~~ applications. The account management application manages a variety of accounts which are stored within the wireless device in conjunction with the accounting applications and can be ~~is~~ used by a user to determine how each communication ~~call/transaction~~ is to be paid for. For example, the user of the wireless device may wish to pay for business calls using a first account and personal calls using a second account. The accounting application permits the cost of wireless device usage to be calculated either within the wireless device or at the network and then used by the account management application to adjust the amount present in the appropriate internally stored account.